

Measuring the Level of Customer Satisfaction on ATM services of ADC Center, The City Bank Limited

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Letter of Transmittal

August 29, 2016.

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Subject: Submission of Internship Report

Dear Sir,

With due respect, I would like to thank you for assisting me to prepare the internship report. This task has given me the opportunity to explore the activities of banking sector. The report contains measuring the satisfaction level of general clients on ATM services of City Bank Limited. It was a great pleasure for me to have the opportunity to work on this bank which remains a very well position than other bank in Bangladesh. I endeavor my best to come out with a good one.

I would be very happy to provide you with any clarification regarding the report. Please contact with me if you have any query. Therefore, I hope that you would be kind enough to accept my Internship Report and oblige thereby.

Sincerely Yours,

Sumya Afrin.

ID# 13164068

Acknowledgement

Completion of anything requires supports from various sources. I am very much fortunate to get the sincere guidance and supervision from a number of persons.

My sincere gratitude goes to **Mr. Irshadur Rahman Khan**, Manager of CBL ADC Center, for reviewing the whole report so carefully and for giving me valuable advices and suggestions to complete the whole thing in a right manner.

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Thanks for all from the core of my heart.

Executive Summary

Now-a day's banking sector is modernizing and expanding its hand in different financial events every day. At the same time the banking process is becoming faster, easier and is becoming wider. This report represents the working and maintaining process of Alternative Delivery Channels (ADC) Management of City Bank Ltd. The main focus in this report is how to monitor the ATM service and how the officers provide their services to their customer through ATM services. To measure the satisfaction The report has started with the introduction of the bank, their core activities, focus, corporate mission, corporate vision and other issues. The working process of Monitoring & Communication and ATM management is discussed detail in this report. I also try to focus how City Bank ATM service provide their 24/7 customer service to the valued customer of the bank and how ADC department is committed to bring excellence in ATM services with a promise to ensure simplest way to handing banking & delight their customer. It also has rules and regulations which are strictly monitored by Bangladesh Bank.

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Chapter 1

Preliminary Division

1.1 Introduction

In general sense we mean “Bank” as a financial institution that deals with money. There are different types of banks like Central bank, Commercial bank, Savings bank, Investment bank, Merchant bank, Co-operative bank etc. But when we use the term bank it generally means ‘commercial bank’ that is one which is concerned with accepting deposit of money from the public, repaying on demand or otherwise and withdraw able on demand or otherwise and employing the deposits in the form of loan and investment to meet the financial needs of business and other classes of society.

The City Bank Limited is a full service scheduled commercial bank. It has both local and International Institutional shareholder. The bank is primarily driven with a view of creating opportunities and pursuing market niches not traditionally meet by conventional banks. The City Bank has been motivated to provide “best-in-the-class” services to its diverse assortment of customers spread across the country under an on-line banking.

Today, The City Bank is one of the fastest growing banks in the country. In order to support the planned growth of its distribution, network and its various business segments, The City Bank is currently looking for impressive goal oriented, enthusiastic, individuals for various business operations.

1.2 Origin of the Report

Internship program “professed work attachment program” is essential for every MBA student because it helps him or her to acquaint with the real life situation. As bank is one of the most important financial intermediaries; so I have selected ‘**The City Bank Limited (CBL)**’ which is one of the most leading banks in the new banking arena.

CBL arranges this internship program to gather practical knowledge about banking activities. This is followed by practical experiences in the branches of CBL, ADC. My topic for this internship report is “**Measuring the Level of Customer Satisfaction on ATM services of ADC, The City Bank Limited**” placed in the Pragati Sarani.

1.3 Objectives of the Study

Broad Objective:

- To explore the current level of customer satisfaction on ATM services of the general clients of The City Bank Limited.

Specific Objectives:

- To identify the consumers’ perception about the service quality of CBL.
- To find out the reason of choosing CBL.
- To find out the weaknesses of their service.
- Making the solutions that can remove those weaknesses.

1.4 Scope of the study

In The City Bank Limited, ADC Centre, Pragati Sarani, I get much facilities because of existing employee of the branch.

- Separate desk for me.
- Many helpful colleagues who give me lot of information.
- Assistance of local management at any time.
- Internet and bank website is very much upgrade.
- Supply of financial data.

1.5 Limitations of the Study

The internship report was not free from limitations. I faced some problems during the study, which I am mentioning them as below:

- Convenience sampling created sampling error.
- The sample size was small.
- All the assumptions and analysis have been done with the data available to me so there may be some wrong finding.
- The designated authorities were hesitated to give the information because of the authority and policies.
- The survey was made at Pragati Sarani branch office of The City Bank Limited.

1.6 Methodology of the study

Sources of Data

The report is descriptive in nature. The information was collected from both primary and secondary sources of data. Regarding the information required was collected within the organization from the Corporate Division of The City Bank Limited.

Primary data

- ✓ Practical desk work.
- ✓ Face to face conversation with the respective officers and clients.
- ✓ Questionnaire survey of Bank customer.
- ✓ Personal observation.
- ✓ Relevant file study as provided by the officers concerned.

Secondary data

- ✓ Study on Annual Reports of The City Bank Limited.
- ✓ Online data from CBL website.
- ✓ Published or unpublished or personally collected data from officers, Local officers and ATM service Center of the The City Bank Limited.
- ✓ Different journal regarding The City banking.

Chapter 2

Organizational Profile

Of

CBL

2.1 Background and History of CBL

City Bank is one of the oldest private Commercial Banks operating in Bangladesh. It is a top bank among the oldest five Commercial Banks in the country which started their operations in 1983. The Bank started its journey on 27th March 1983 through opening its first branch at B. B. Avenue Branch in the capital, Dhaka City. It was the visionary entrepreneurship of around 13 local businessmen who braved the immense uncertainties and risks with courage and zeal that made the establishment & forward march of the bank possible. Those sponsor directors commenced the journey with only Taka 3.4 crore worth of Capital, which now is a respectable Taka 2311.78 crore as capital & reserve.

City Bank is among the very few local banks which do not follow the traditional, decentralized, geographically managed, branch based business or profit model. Instead the bank manages its business and operation vertically from the head office through 5 distinct Units namely

- I. Business Unit
- II. Branch Banking
- III. Risk Unit
- IV. Operations Unit
- V. Support

Under a real-time online banking platform, these 5 distinct Units are supported at the back by a robust service delivery or operations setup and also a smart IT Backbone. Such centralized business segment based business & operating model ensure specialized treatment and services to the bank's different customer segments.

The bank currently has total 120 branches which includes 99 online branches, 1 full-fledged Islamic Banking branch, 1 SME service center and 11 SME/Agri branches spread across the length & breadth of the country. Besides these traditional delivery points, the bank is also very active in the alternative delivery area. It currently has 287 ATMs of its own; and ATM sharing arrangement with partner banks that has more than 1150 ATMs in place; SMS Banking; Internet Banking and so on. It already started its Customer Call Center operation.

City Bank is the first bank in Bangladesh to have issued Dual Currency Credit Card. The bank is a principal member of VISA international and it issues both Local Currency (Taka) & Foreign Currency (US Dollar) card limits in a single plastic. VISA Debit Card is another popular product which the bank is pushing hard in order to ease out the queues at the branch created by its astounding base of some 400,000 retail customers. The launch of VISA Prepaid Card for the travel sector is currently underway.

City Bank has launched American Express Credit Card and American Express Gold Credit card in November 2009. City Bank is the local caretaker of the brand and is responsible for all operations supporting the issuing of the new credit cards, including billing and accounting, customer service, credit management and charge authorizations, as well as marketing the cards in Bangladesh. Both cards are international cards and accepted by the millions of merchants operating on the American Express global merchant network in over 200 countries and territories including Bangladesh. City Bank also introduced exclusive privileges for the card members under the American Express Selects program in Bangladesh. This will entitled any American Express card members to enjoy fantastic savings on retail and dining at some of the finest establishment in Bangladesh. It also provides incredible privileges all over the globe with more than 13,000 offers at over 10,000 merchants in 75 countries.

City Bank prides itself in offering a very personalized and friendly customer service. It has in place a customized service excellence model called CRP that focuses on ensuring happy customers through setting benchmarks for the bank's employees' attitude, behavior, readiness level, accuracy and timelines of service quality.

City Bank is one of the largest corporate banks in the country with a current business model that heavily encourages and supports the growth of the bank in Retail and SME Banking. The bank is very much on its way to opening many independent SME centers across the country within a short time. The bank is also very active in the workers' foreign remittance business. It has strong tie-ups with major exchange companies in the Middle East, Europe, Far East & USA, from where thousands of individual remittances come to the country every month for disbursements through the bank's large network of 99 online branches and SME service centers.

The current senior management leaders of the bank consist of mostly people from the multinational banks with superior management skills and knowledge in their respective

"specialized" areas. The newly launched logo and the pay-off line of the bank are just one initial step towards reaching that point.

2.2 Vision of CBL

- ❖ The Financial Supermarket with a Winning Culture Offering Enjoyable Experiences.

2.3 Mission of CBL

- Offer wide array of products and services that differentiate and excite all customer segments.
- Be the “Employer of choice” by offering an environment where people excel and leaders are created.
- Continuously challenge processes and platforms to enhance effectiveness and efficiency.
- Promote innovation and automation with a view to guaranteeing and enhancing excellence in service.
- Ensure respect for community, good governance and compliance in everything we do.

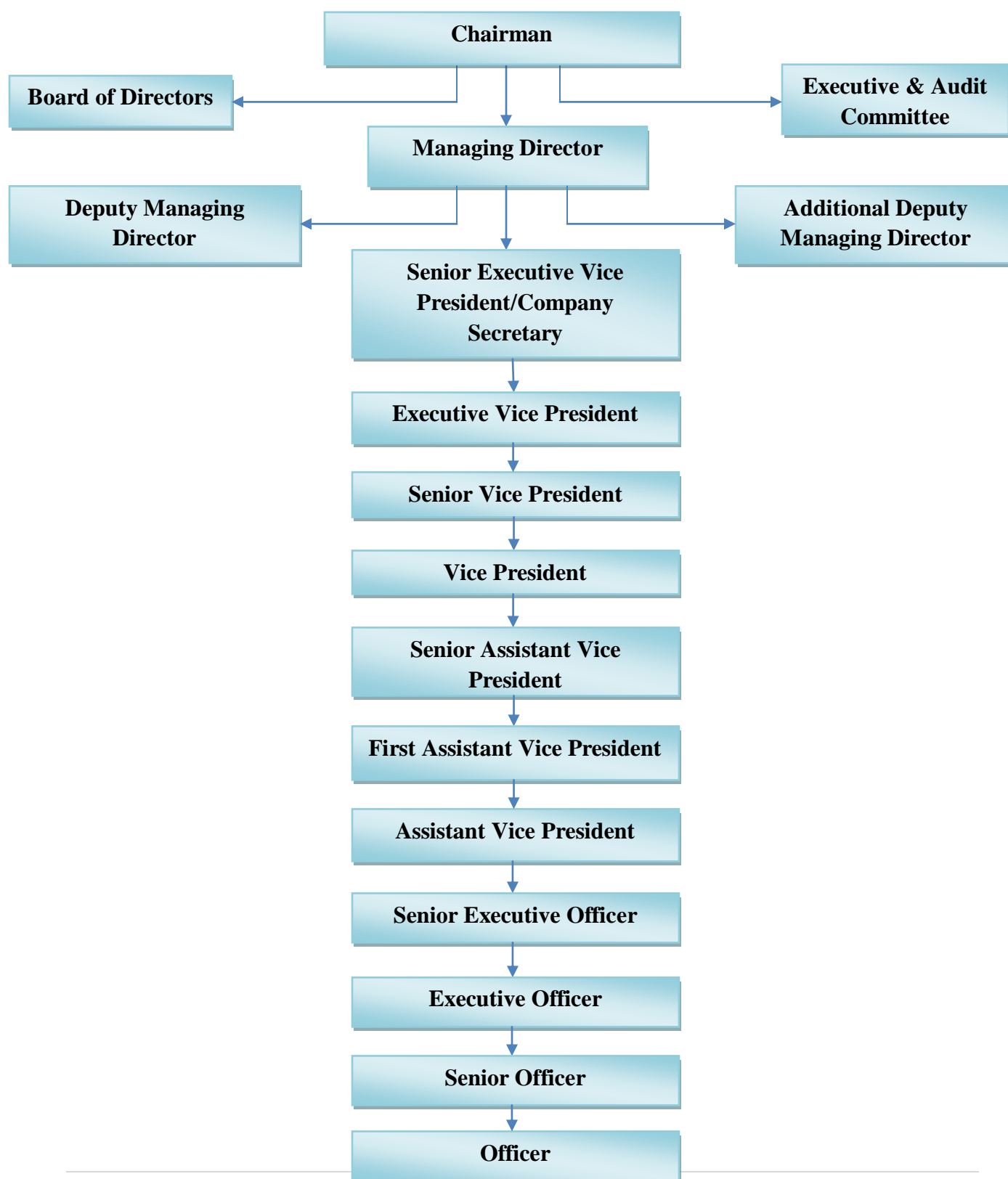
2.4 Values of CBL

- Result Driven.
- Accountable & Transparent.
- Courageous & Respectful.
- Engaged & Inspired.
- Focused on Customer Delight.

2.5 Corporate Profile of CBL

Name	The City Bank Limited
Date of incorporation	March 27, 1983
Date of formal launching of the Bank	March 27, 1983
Logo	
Chairman	Mr. Rubel Aziz
Registered Office	136 Bir Uttam Mir Shawkat Sarak (Gulshan Ave.), Gulshan-2, Dhaka-1212, Bangladesh Phone: 88 02 58813483 Fax: 88 02 9884446
Authorized Capital	BDT 1,000,000 million
Paid up Capital	BDT 834,093,363 million
Legal Status	Public Limited Company
Line of Business	Banking
Service provided	Retail banking, Corporate banking, SME Banking
Technology used	Member of SWIFT, Online Banking, UNIX
SWIFT	CIBLBDDH
Number of Branches	120

2.6 Management Team Structure



2.7 Major Divisions

The City Bank Limited has the following departments, which include the whole operations of the bank-



Figure 1: Major divisions of CBL

2.8 Different Types of Scheme & Services of CBL

The City Bank Limited has various types of scheme for customer. These are given below-

Retail Banking	Card	Wholesale Banking	Islamic Banking
Transactional Account > Current Accounts > General Savings Account > Savings Delight Account > High Value Savings Account > New Born's Deposit Account > Seniors' Savings Account > Student Savings Account » School Plan » College Plan > RMG Workers' Account > Basic Savings Account Term Deposit Account > General DPS Account > Insurance Backed DPS Account > Fixed Deposit Account > Monthly Interest Paying FD Account > Double Money FD Account Foreign Currency Account > FCY Account > NFCD Account > RFCD Account Rates & Charges » Schedule of Charges » Deposit Rates	Loan > Auto Loan > Personal Loan > Secured Facilities > Partial Secured Loan > Home Loan Others > City Foreign Exchange > Non Funded Business » Medical File » Student File » Locker Services Debit Card > Visa Debit Card > MasterCard Debit Card > The Citymaxx American Express® Card Credit Card > American Express® Cards > Visa Platinum Card > Visa Gold Local > Visa Gold Dual > Visa Classic Local > Visa Classic Dual > Credit Cards Customer Service Prepaid Card > Manarah Hajj Prepaid Card Treasury > Overnight Deposits > Term Deposits > Foreign Exchange > Local Currency Spot and Forward > Derivatives	> Working Capital Finance > Trade Finance > Short/Mid-Term Finance > Project Finance > Islamic Finance > Structured Finance > Cash Management > Investment Banking > Rates & Charges » Schedule of Charges » Interest Rate on Lending SME Banking > City Muldhon > City Sheba > City Shulov > City Munafa > City Nokshi > City Agro > City SME Centers	> Manarah Current Account > Manarah Savings Account > Manarah Term Deposit > Manarah Monthly Deposit Scheme > Manarah Hajj Deposit Scheme > Manarah Personal Finance > Manarah Auto Finance > IISR: Profit Sharing Mechanism > Rates & Charges » Schedule of Charges » IB Investment Rate Priority Banking > Citygem - Exclusive Priority Banking Service Internet Banking > Citytouch - Internet Banking Service > i-banking American Express B2B Expense Management Solution

Chapter 3

Theoretical Aspects

3.1 Literature Review of Customer Satisfaction

Satisfaction is a person's feelings of pleasure or displeasure appointment resulting from comparing a product perceived performance (or outcome) in relation to his or expectations (Kotler and Keller, 2006)

On the other hand customer satisfaction is the extent to which products perceived performance matches a buyer's expectation (Kotler and Armstrong, 2005) It can also be said that, Customer satisfaction is the measure of how well *PRODUCTS, SERVICE, SUPPORT and ENGAGEMENT* are able to meet the customer *EXPECTATIONS*.

That is customer satisfaction depends on the performance of the product relative to a buyers expectation. If performance falls short of expectation then customer is dissatisfied alternatively if the performance level matches the level of expectation then the customer is satisfied (Kotler and Armstrong, 2005).

Another way we can say that, it is a measure of how products and services Supplied by a company meet or surpass customer expectation. It is seen as a key performance indicator within business. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategy. Customer satisfaction is an ambiguous and abstract concept and the actual manifestation of the state of satisfaction will vary from person to person and service to service. The state of satisfaction depends on a number of both psychological and physical variables.

Enhancing customer satisfaction is the key to become successful in the long run and to standout in a crowd of extreme competition specially in banking sector because competitors are offering here somewhat similar product here. In the competitive banking industry, customer satisfaction is considered as the essence of success (Omar siddiqi, 2010).

There is no special measure that can enhance satisfaction but there are some guidelines that can be used to enhance customer satisfaction.

Ways to Enhance Customer Satisfaction:

- *Communicate.* Communication with the customer is the key to enhancing customer satisfaction. Follow Up and Follow Through to assure and confirm expectations have been satisfied.
- *Be Confident.* Customers like to deal with people who know what they are doing. We don't want to hear, "This is my first time doing this so ..."
- *Be Professional.* The customer is always right – even when they are wrong.
- *Build Customer Confidence.* Performance and ability to meet the customers' needs will re-assure them that they have made the right decision.
- *Build Value (Reputation).* Be effective and perform efficiently: Everyone wants the best lawyer or the best doctor. "We have the best person on it."
- *Ask the customer.* Is there anything else we can do for you today? This suggests that marketer is able to do more if necessary. The customer may just say, "Not today, but maybe next time." At least one knows they may be back versus never.
- *Don't send out surveys.* There are many ways to measure customer satisfaction without sending surveys. "Paying" someone to provide an opinion may even change it. "Will I still get a free lunch if I tell you what I'm really thinking?" we can Remember here the Vending Machine example? The vending machine knows exactly how poor performance looks and feels.
- *Be the Solution.* Take away the problem and be the solution.
- *Thank You.* Show customers that marketer appreciate their business. It may be as easy as saying "Thank You for Your Business."
- *Smile – Whether the customer can see you or not - SMILE.* Studies have suggested that people know or can sense when other people are smiling. .

Many companies are systematically *measuring customer* satisfaction and the factors that shaping it. A company would be wise to measure customer satisfaction regularly because one key to customer retention is customer satisfaction. A highly satisfied customer generally stays loyal longer; buys more the company introduces new products and upgrades their existing product, talks favorably about the company and its products, pays less attention to competing brands and

is less sensitive to price, offers product or service ideas to the company and costs less to serve than new customers because transactions are routine (Kotler and Keller, 2006).

A number of methods exist to measure customer satisfaction. Periodic surveys can track customer satisfaction directly and also ask additional questions to measure repurchase intentions and respondents' likelihood or willingness to recommend the company to others (Anne Chen, 2003).

Besides conducting periodic surveys, companies can monitor their customer loss rate and contact customers who have stopped buying or who have switched to another supplier to find out why (Kotler, Keller, Koshy and Jha, 2009).

Finally, companies can hire mystery shoppers to pose as potential buyers and report on strong and weak points experienced in buying the company's and competitors' products (Kotler, Keller, Koshy and Jha, 2009).

Satisfaction will also depend on product and service quality (Kotler and Keller, 2006). Various experts have defined it as "fitness for use", "conformance to requirements", and freedom from variation and so on (Deming, Juran, Crosby and Taguchi, 1990).

Service quality is one of the critical success factors that influence the competitiveness of an organization. A bank can differentiate itself from competitors by providing high quality service. Service quality has become a significant differentiator and the most powerful competitive weapon which all the service organizations want to possess. Parasuraman has developed a service quality measure, SERVQUAL, which is reasonable of the overall service quality dimensions. The researchers developed ten general dimensions named- tangibles, reliability, responsiveness, competence, courtesy, credibility, security, access, communications, and understanding. SERVQUAL was revised later by Parasuraman et al. (1991) based on the results of an empirical study on five service companies. They noticed that some of the ten dimensions were correlated. They refined it and finalized the instrument composed of five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. In this present study, these dimensions will be used to measure the service quality.

Stafford (1996) conducted research to identify the core elements of BSQ (Bank Service Quality) and identified seven attributes in assessing BSQ. They are as follows:

- *Bank atmosphere* - environment of the bank including the attitude of the staffs.
- *Relationship* - it indicates the personal relationship with the bank employees.
- *Rates and charges* - an individual's perception of BSQ is affected by the low cost and high interest rates.
- *Available and convenient services* - it indicates the full range of available services, convenient and easily accessible.
- *ATMs* - it indicates the availability of the automatic teller machines
- *Reliability/honesty* - it emphasizes on the solid bank ratings and reliable *honest staff*.
- *Tellers* - Enough and accessible tellers.

3.2 Alternative Delivery Channels- ADC

The 'Alternate Delivery Channel (ADC)' approach emerged as a result of a pressing need to ensure proper handling and communicating of scattered services, products, and/or commodities that were previously not following a systematic process flow. ADCs have evolved gradually and adapt to serve consumer needs at their convenience. ADC serves as an alternate to complement the existing delivery channels. At this stage, it cannot be considered as a replacement to the existing structured delivery channels, but rather as an advanced interface to leverage the use of any service that is also being offered through conventional channels. For more than 20 years, ADC has proven its ability to meet consumer's expectations by ensuring accuracy, convenience, and timeliness in service 24/7.

In the banking sector, Alternate Delivery Channels are channels and methods for providing banking services directly to the customers. Customers can perform banking transactions through their ATM, contact the bank's Call Center for any inquiry, perform transactions through Internet Banking, and even on smartphones through mobile banking, etc. These channels have enabled banks to reach a wide consumer-base across geographies.

ADCs ensure the smooth flow of regular transactions and provide banks with higher profits with lower operational expenses and transaction costs. “Channelize through channels” is the new paradigm for banking today, which in earlier times relied solely on the branch network – where expanding the business meant adding more branches at high real estate and licensing costs.

The evolution of Alternate Delivery Channels has changed the dynamics of the branch network. The traditional branch services which included, Cheque/Cash deposits, Teller Services, etc. have now shifted to other channels; ADCs have now become independent of branch to provide unique services including, Cheque/Cash withdrawal, Foreign Exchange services, Funds Transfers, Bill Payments, and now even mobile top-ups. This exponential expansion of services has now made the customers more inclined towards ADCs.

One of the growing tools of ADC is the invention of mobile banking or m-Banking, which is now even changing the dynamics of ADC. With inclusion of thousands of mobile applications, mobile banking applications are now also becoming the part of the regular services provided by the bank. Customers are now expecting m-banking as a default service from the banks.

In addition, the inclusion of the Social Media has also set new standards and articulated how ADC is expected to act in the near future, which certainly will eliminate the entire need of any human interface and full dependency on technology and its gadgets.

To cope up with this growing trend, ADCs must be backed by reliable technology; banks have to ensure data trafficking, server capacity, privacy issues, and disaster recovery sites. Technologies should be under continuous review and evaluation to avoid any adverse situations that could affect customer satisfaction.

3.3 Other Channels

More and more customers are moving out of the Branch Banking channel to other alternate delivery channels. Rapid penetration of Computers, High Technology Mobile phones and broadly available internet providing on-line Transaction and purchase options encouraged increasing usage of technology banking.

In addition to the branch, there are few other distribution channels in retail banking as follows:

- ✓ ATMs/ CDMs
- ✓ Debit Cards/ Credit Cards,
- ✓ Call centre/ Phone Banking,
- ✓ Internet Banking &
- ✓ Mobile Banking.
- ✓ City Touch App.

3.4 Service Delivery & Management

The Information Technology Team and the Bank's Top Management are in urgent need and analysis to know the Risks and the Benefits on providing their valuable services using these alternative channels. This is required urgently for them to:

- ✓ Deliver the services simpler
- ✓ Deliver the services Fast
- ✓ Deliver the services securely
- ✓ Acquire new customers
- ✓ Retain their existing customers
- ✓ Keep customers highly satisfied on the services provided
- ✓ Lower operational cost
- ✓ Lower transaction processing cost
- ✓ Wider customer base irrespective of geographical barrier
- ✓ Higher profits on bottom-line

This study is for both the factors influencing the Banks to go for a new service delivery channel and the factors influencing the banks in stopping them to go for it.

Chapter 4

My Job at CBL,

ADC Center

4.1 ATM Monitoring & Communication of CITY Bank Limited

This report represents the working and maintaining process of ATM service of CITY Bank Ltd. The main focus in this report is how to monitor the ATMs and CDMs and how the officers provide their services to their customer through the ATM service center.

The report has contained all information of ATM service operation which is not confidential for the bank and this information will not against rules of CITY bank. The working process of ATM management is discussed detail in this report. There also have the information of the employees who are assigning for this job and full description about their job role. I also try to focus how CITY Bank ATM service provide their 24/7 customer service to the valued customer of the bank. It also has rules and regulations which are strictly monitored by Bangladesh Bank. I made an analysis of 30 people to determine about the satisfaction or dissatisfaction of customers regarding use of CITY Bank ATM.

There are 287 ATM Booths & 30 CDMs are available all over Bangladesh. In Dhaka CITY Bank Has 141 ATM Booths and those are operated under ATM Service Center, ADC. I am working under Alternative Delivery Chanel (ADC) ATM Service center, Situated on Pragati Sarani.

There are two types of booths. Like-

Off-site Booth: Off-site booth means those booths which are not goes under any branch or besides the ATM booth there is no availability of CITY Bank branch.

Branch Booth: Those booths which are situated under any branch and secured by the branch security personal.

4.2 Types of Machines

ATM Machine:

There are several types of machine. Types of machine and the service provider company's names are given below-

Model Of Machine	Vendors
GRG	BITS
NCR	LEADS
WINCOR	ITCL Bangladesh Limited

CDM Machine:

Here are several types of machine. Types of machine and the service provider company's names are given below-

Types of machine	Vendor
Janala Bangladesh	BITS
ITCL	LEADS

4.3 Daily Monitoring Process

4.3.1 Purpose & Scope

We have 287 ATMs and 30 CDMs across the country and which is increasing. To keep the ATM and CDM live, we need to check its status and identify malfunctions to solve it in shortest possible time. By close monitoring, we will be able to decrease the ATM and CDM downtime and improve our alternate banking service eventually.

4.3.2 Terms & Definition

ADC	Alternate Delivery Channels
TranzWare	Switch Brand Name
Switch	ATM Host
ID	User Identification
ATM	Automated Teller Machine
CDM	Cash Deposit Machine
Q-Service Back Office	A software Which Generate CDM Report
SLA	Service Level Agreement

4.3.3 Responsibilities

- Team Member 1: Mail send to respective branch & custodian for cash replenishment and consumable item status. Like Journal printer status & receipt paper status.
- team member 2: cash loading activity observe and adjustment.
- team member 3: ATM & CDM malfunction monitoring and resolve.
- team member 4: journal archive and network monitoring.

4.3.4. Related Documents:

- Switch generated ATM cash status report.
- Switch generated ATM malfunctions status report.
- Replenishment loading Sheet.

4.3.5. Process of Works

- Authorized users will login to switch client (TranzWare) with user ID and password
- Print the malfunctions status (hardware/software/consumable items) from TranzWare FIMI on the first half of working day and send Mails to respective branch/departments for their necessary activities.
- For any malfunction in ATMs r CDMs, authorized personnel from monitoring unit will try to resolve remotely (if possible).
- In case of complex malfunctions, monitoring team will notify the respective custodian (ADC or Branches) and send mail to the respective vendors to solve as per SLA.
- Issue related with IT Division (i.e. link Failure, Terminal Configurations in Core Banking Software, new patch/software up gradation, antivirus, audit compliance, Core Banking backend maintenances) ATM monitoring team will inform them for their immediate action.
- Follow up the ATM/CDM malfunctions and communications issues till the problem finally resolved.
- Monitor real-time ATM/CDM transactions through log viewer (for ATM transaction log viewer menu of switch- TranzWare online and Q-service Back office for CDM) to avoid the interruptions.
- In case of any non conformance of service is found, it is reported to HoATM. In consultation & cooperation with the appropriate authority, the issue needs to be resolved and documented for future references.

4.4 Activities During Replenishment

4.4.1 Purpose & scope:

The cash replenishment coordination is one of the main processes of the ADC. The team continuously monitors the present cash status and takes necessary steps for replenishment.

4.4.2 Terms & Definition

ADC	Alternate Delivery Channels
TranzWare	Switch Brand Name
Switch	ATM Host
ID	User Identification
ATM	Automated Teller Machine
CDM	Cash Deposit Machine
Q-Service Back Office	A software Which Generate CDM Report
SLA	Service Level Agreement

4.4.3 Responsibilities

One team member continuously monitors the cash position and coordinates the replenishment.

Related document: loading sheet.

4.4.4 Process of work:

- Turn off the ATMs from switch upon phone call from respective custodians.
- Reconcile the physical cash (as per custodian's confirmation) in ATMs with Switch report.
- If the physical cash not match with Tranzware then deploy service provider immediately to investigate the issue and resolve it instantly.
- Cash balancing/adjust newly replenishment cash as per custodian's confirmations.
- Ensure cash (replenishment/newly loaded/remaining/customer money/transfer) were posted in Core banking.
- If any irregularity noticed in transactions posting (in terminals of core banking), immediately communicate with the respective Custodians/BM/Unite Head to rectify before live the ATMs/CDMs.

4.5 Captured Card Retrieval Process

4.5.1 Purpose & scope:

The captured card management is another process of ADC. These are lots of cards which would be captured for various reasons. The team will manage the card properly and destroy all the on-us and not-on-us cards as per Bangladesh Bank policies.

4.5.2 Responsibilities:

- Download daily captured card report from TranzWare.
- Maintain On-Us and Not-On-Us captured cards reports on a daily basis.

4.5.3 Process of work:

- On regular basis, every morning ADC will download a report from Switch (for last 24 hours) of captured card and will send it to the Retail Call Centre. Call centre will block those captured cards and will call each card holder (CBL only) and inform about the card destruction and re-issue process.
- Custodians will match the captured card number with the SOP count report to reconfirm the actual captured card at the specific ATM.
- Cards are to be handover to the captured cards ambassador of the ADC.
- Card ambassador will check in the system whether the on-us cards are blocked or not. If found unblocked, ADC will communicate with call centre through mails to block the card.
- Card ambassador will give a memo of destroying information on each on-us card through ITC software and maintain a document of on-us destruction cards reports on a daily basis.
- Not-on-us cards (cards of other banks) local & foreign cards captured at our ATM are to be instantly destroyed by the ADC and the records of these not-on-us cards documented properly.

Chapter 5

Project Part:

Analysis

5.1 CBL's Management Policies

They implemented their initiatives to secure a resilient capital base and enhance the business portfolio in order to achieve sustainable growth in accordance with the following two management policies:

- 1) Forward looking transforming the business model to grow steadily under a competitive environment, and
- 2) Emphasizing return on risks and costs in order to improve asset quality and thoroughly control expenses and credit costs.

CBL made steady progress in strengthening their focused business areas by enhancing the network across the country, strengthening alliances with major local banks, and improving capabilities of CBL subsidiaries.

5.2 Research Methodology

A structured questionnaire for the customer of the City Bank Limited will be used. This structured questionnaire will be the major tool of this research. For collaborating the data and information both qualitative and quantitative method will be used. Qualitative research has an in-depth insight into the human behavior research and this research helps us to find out the causes that direct such behavior. Qualitative research is concerned with why people behave in certain manner. It deals with the knowledge, attitude, belief, fear, etc., of people. This research is mainly based on human belief of the uses of the particular Bank. I'll analyze and present the data by percentage, graphical presentation techniques, and use different types of charts. I'll try to analyze the major or critical findings. Then, based on everything, I'll provide recommendations and conclude the research.

5.3 Population

CBLB aims to satisfy all clients, regardless of how big or small they may be. All the general customers of City Bank of Pragati Sarani Branch are the main targeted population of this research.

5.4 Sampling Frame

In this research, all data are mainly collected from the primary sources. All the customers' are considered as the population of this research study. The sampling frame is the customer's information data file or form which is collected from the client's information files. All sort of information about customers can be found which is important for this research.

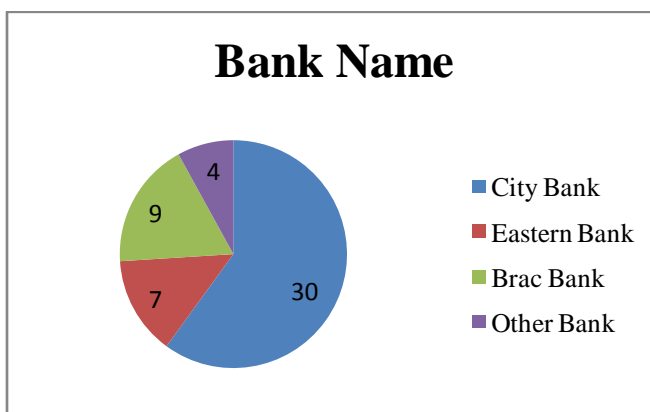
5.5 Sample Size:

I'll survey 30 clients of City Bank Limited of Pragati sarani Branch by the questionnaire. My Study will include qualitative analysis of data which will be collected through the questionnaire. I'll use both qualitative and quantitative method to collaborate the information that will be collected. Although the size of sample is very low from the population but it is enough to fulfill the research's weight. In qualitative research, the sample size is usually small. So the small size of sample is just right for this qualitative research. Finally, the resources of this research are very controlled and that is why the size of sample is small and it is ideal for the research. Every customers of this sample size will be given a questionnaire which they have to fill up all the queries. After that, the analysis has to be done and presented in the next section.

5.6 Summary of the Analysis:

Now the survey findings are represented by according to different parameters. The answer of the questions are representing according to the parameter that identify the customer perception or attitude towards customer services of the City Bank Limited.

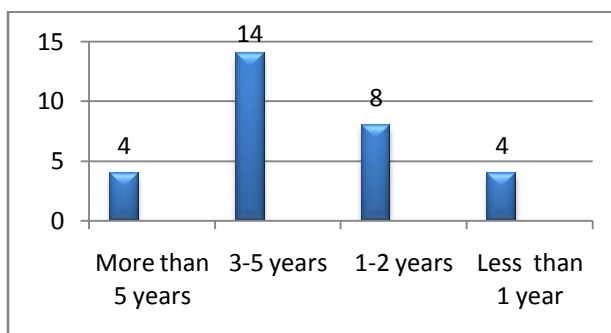
Q. 1: Which of the following is your current bank?

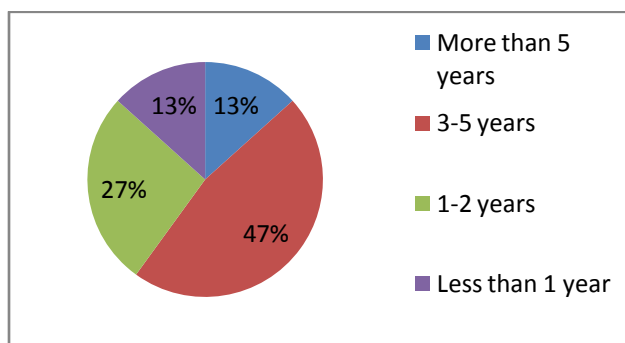


Interpretation:

Now a day's banking industry is in a very competitive position. Customers have so many options to do their banking activities. In question of their current bank 30 respondents among 50 using City Bank and 9 people with BRAC Bank, 7 of them using Eastern Bank and 4 different Banks.

Q 2: How long have you been a customer of City Bank?

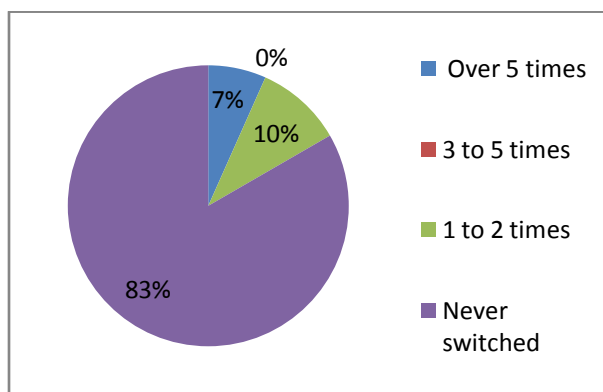
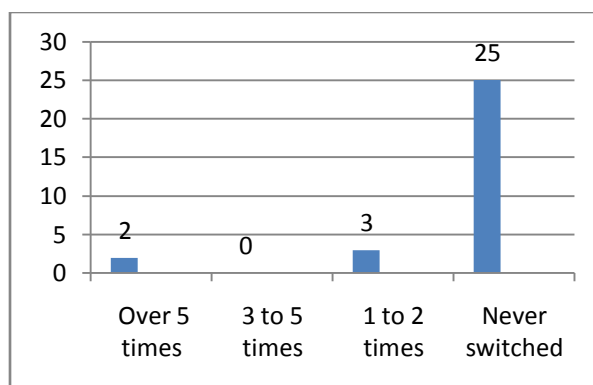




Interpretation:

It is necessary for every bank that they have a wide space for the customers. 47% of them are using City bank from 3- 5 years. As we can say CBL has improved their ATM services a lot. It's increasing.

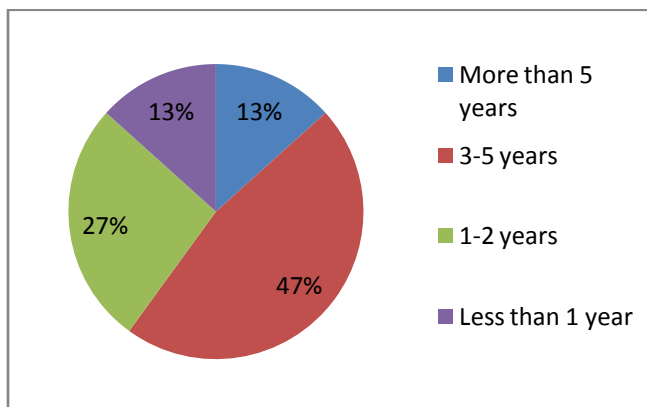
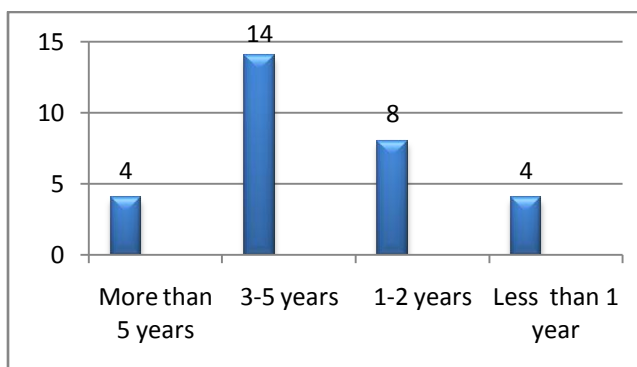
Q 3: In the past 5 years, other than for geographical relocation, how many times have you switched to a different bank?



Interpretation:

As we know it's not easy to change the bank immediately. Among 30, 83% never switched to other banks. That's mean they are satisfied with the ATM locations of City Bank. As City Bank is focusing on their ATM services, so they are increasing the number of the ATMs.

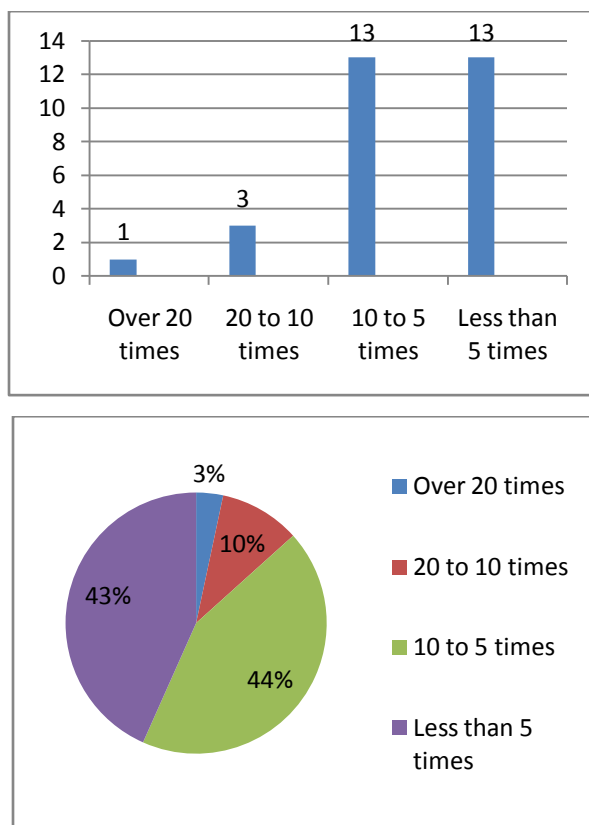
Q. 4: How long you are using City Bank ATM Card?



Interpretation:

47% of the users using City bank card from last one year. Carrying money is risky in our country. Carrying card is safer than carrying money.

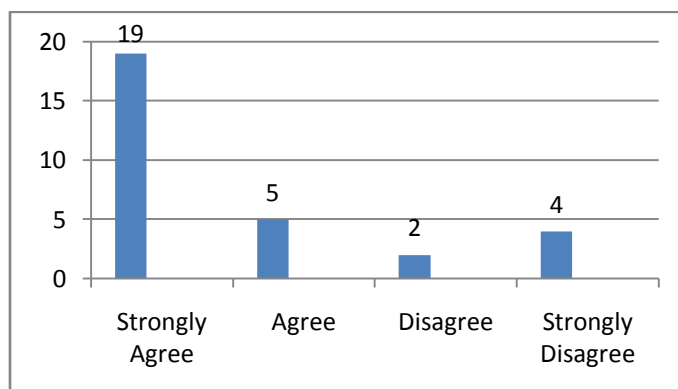
Q. 5. How frequently you have faced technical problem in ATM Machine on an average?

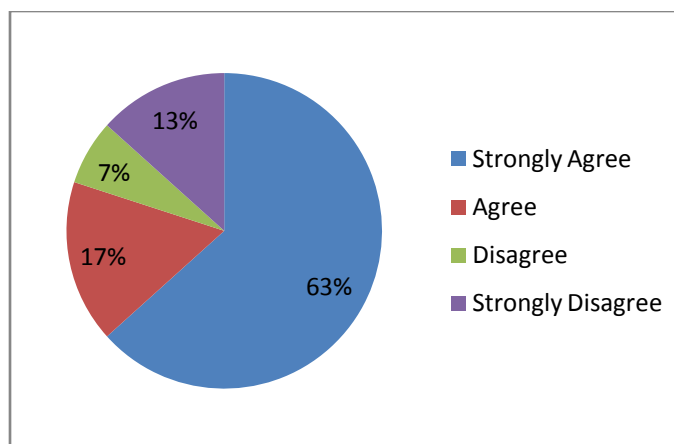


Interpretation:

ADC is giving 24/7 services for their customers. Technical problem can be happen any time. But among 30 people 43% of them have faced technical problem less than 5 times. Only 3% have faced more than 20 times. ADC is working hard to overcome the problem and it zero times.

Q. 6: The number of ATM booth of City Bank is sufficient in Dhaka City:

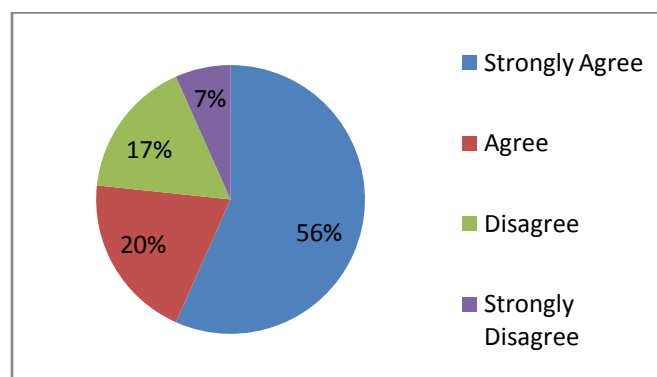
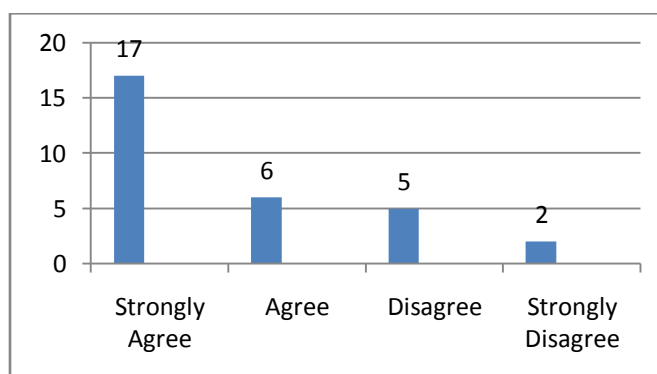




Interpretation:

ATM is the best option in banking transaction now a day. It is an important source of competition among the competitors in the banking industry. CBL is able to ensure ample of ATM booths in their banking arena. In this survey 63% strongly agree that CBL has sufficient number of ATM booths.

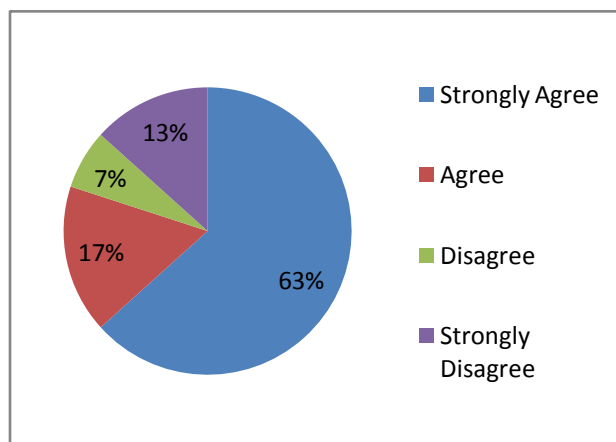
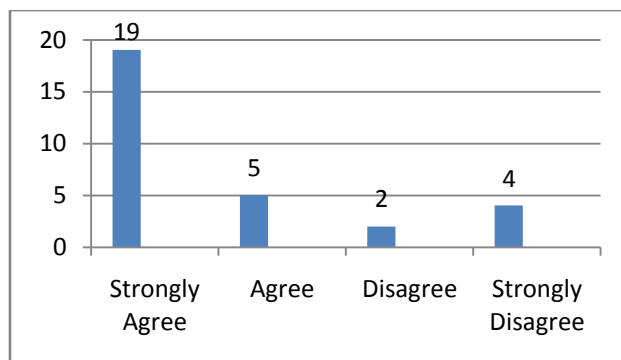
Q. 7 City Bank ATM card lasts as long as it has expire dates.



Interpretation:

CBL always maintain the quality in every aspect of customer services. They produces high quality both debit & credit cards. The longevity of the card is important. 56% customers agrees with the longevity of the card as it has expires dates.

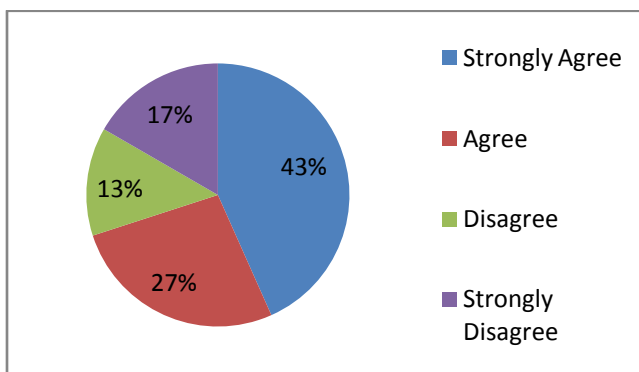
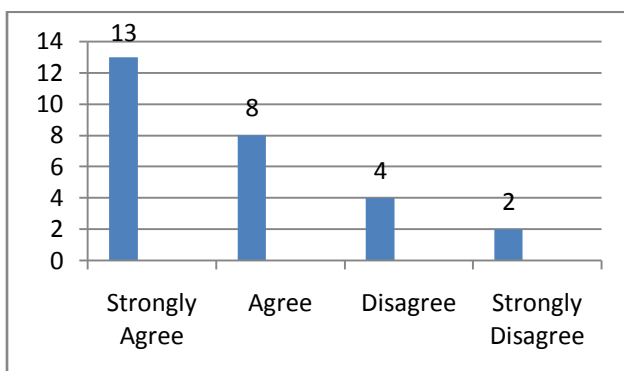
Q. 8: CITY Bank ATM is user friendly for all types of customers.



Interpretation:

CITY Banks ATM software made such a way that everyone can use it easily and smoothly. Still the depending on the knowledge level of customer various types of customer gives different opinion. Among them 63% says its user friendly and 13% of them found its not user friendly.

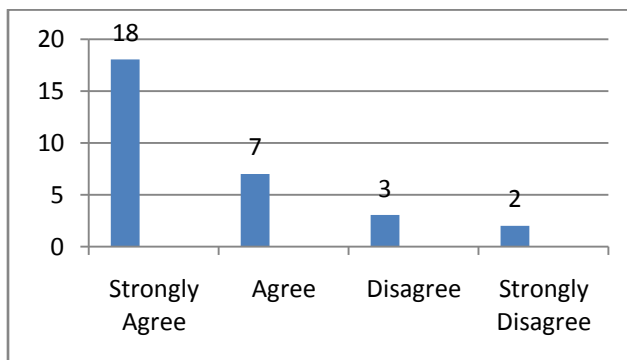
Q. 9. City Bank's customer care response in favor of customer in terms of any technical problem?

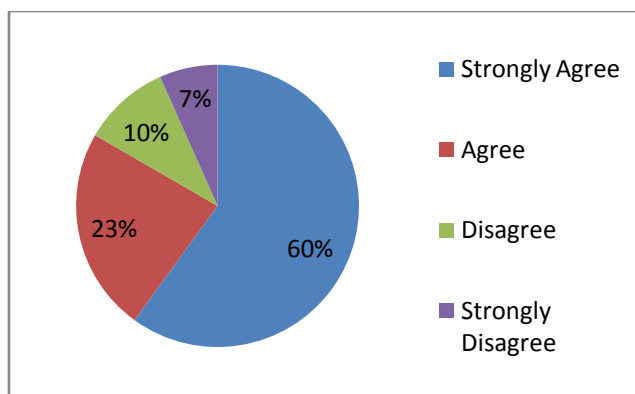


Interpretation:

CBL has its own 24/7 customer care service. Any time customer can have the services through phone calls. 16234 is the call center hot number. 43% customers agree that they get the responses of customer care center in case of having any kind of problem.

Q. 10. City Bank offers a competitive charge for ATM Card holders.

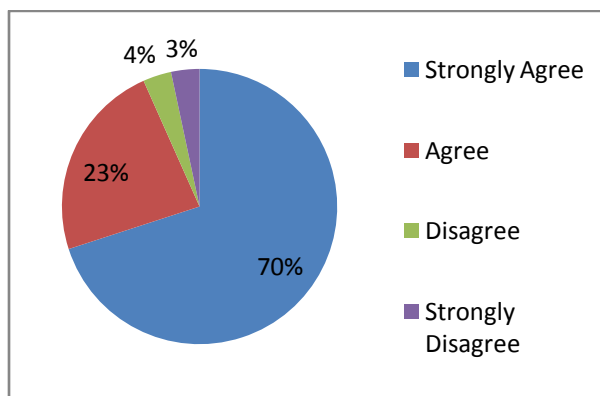
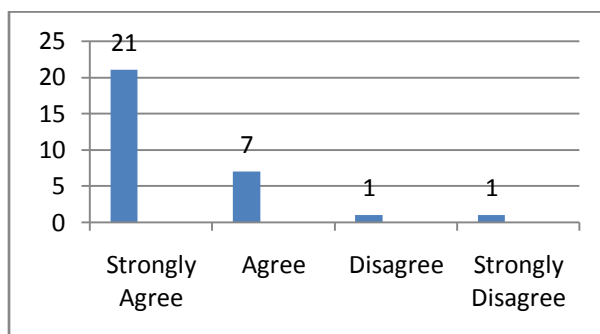




Interpretation:

City Bank cares about their customers. They offer competitive charges regarding the debit/ credit cards issues and reissues. 60% of the customers are satisfied with the charges CBL offers.

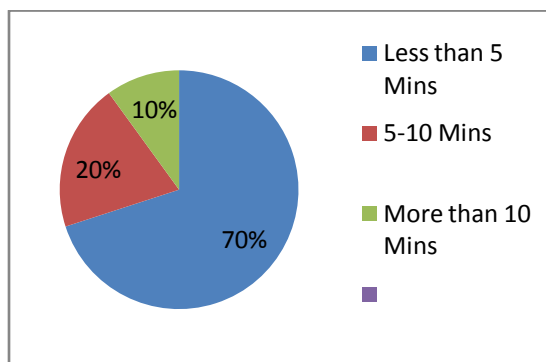
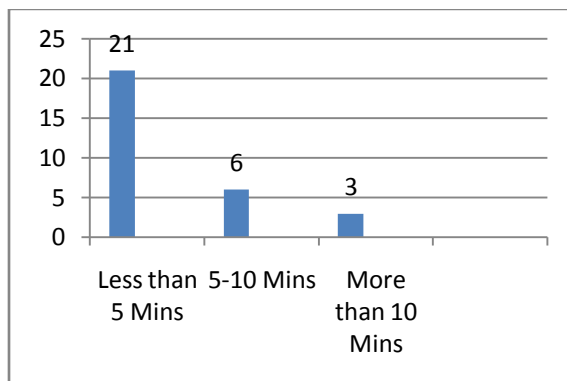
Q. 11. City Bank never has any hidden charges.



Interpretation:

CBL believe in transparency. They haven't any hidden charges. Among 30 people 21 people strongly agree with it. They are satisfied with the charges.

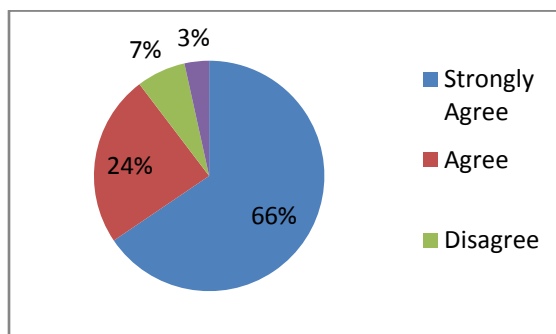
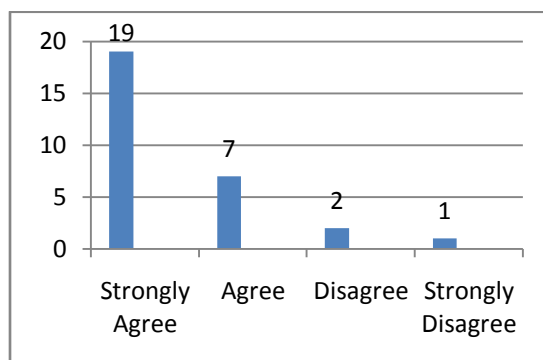
Q. 12. How long you have to wait in a queue while using ATM booth.



Interpretation:

City Bank's all ATMs are user friendly. So it doesn't take too much time to operate. 21 people said that they had to wait less than 5 minutes. Only 6 said they had to wait 5 to 10 minutes.

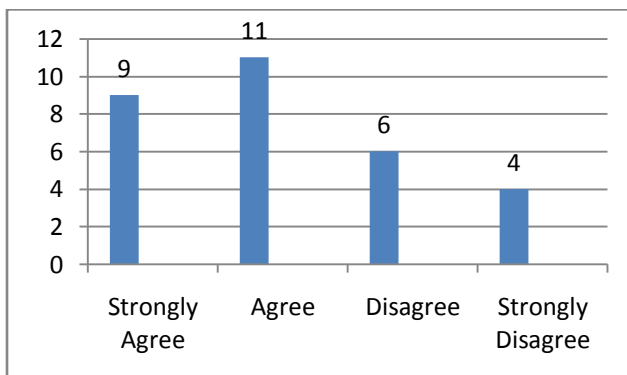
Q. 13. Shopping and cash withdrawal, Deposit and e-payment is easier with City Bank ATM card.

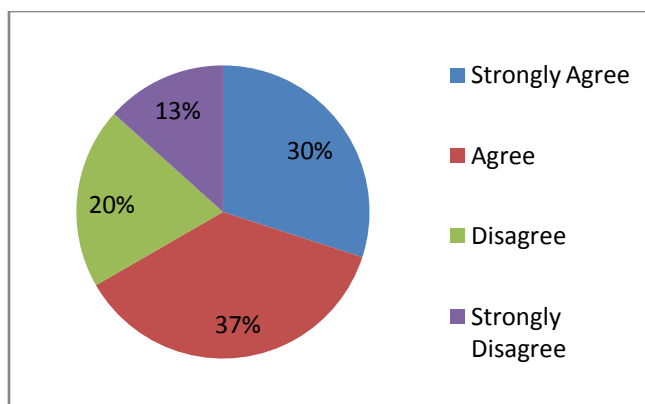


Interpretation:

In banking arena ATM card as well as Credit card facilities has become a part and parcel. Each and every customer wants to use these facilities. Online shopping is very popular now. Only 10% face difficulties other than 80% customers are satisfied on using CBL cards for Shopping and cash withdrawal, Deposit and e-payment.

Q. 14: Cash & card capture problem is very few at CITY Bank ATM.

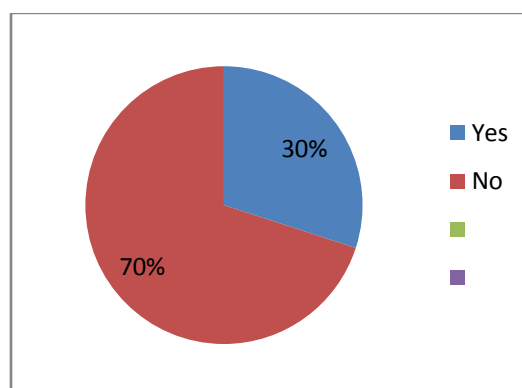
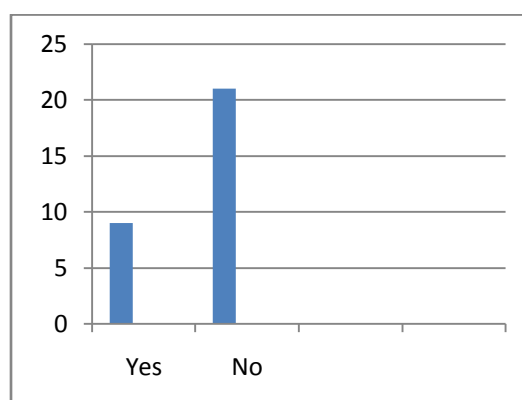




Interpretation:

Among 30 people I asked the question only 10 people, means 10% faced cash and card capture problem. They give a negative respond in this question. But among rest 20 people strongly agreed that they didn't face such problem.

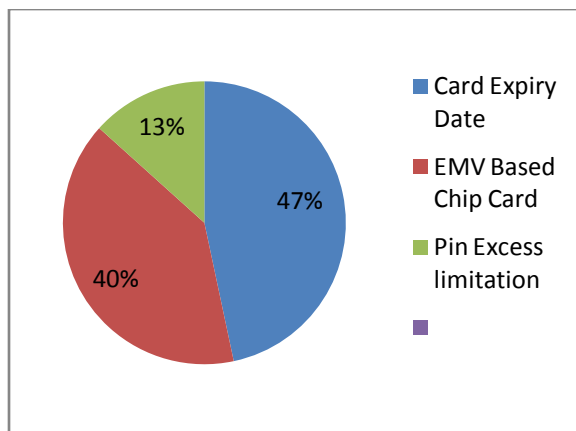
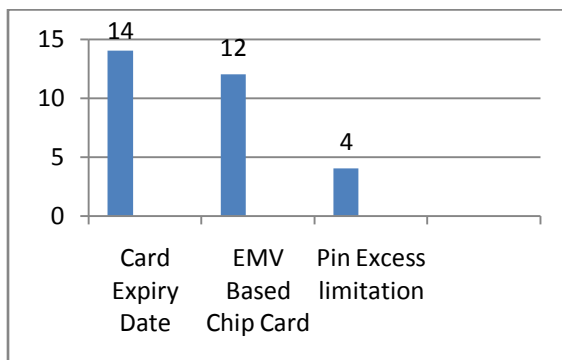
Q. 15. Do you face any difficulty while using internationally?



Interpretation:

CBL offers AMEX credit cards which can be used internationally. 70% customers haven't face any problem using their AMEX cards on travelling abroad.

Q. 16. Is there any limitation of City Bank ATM card?



Interpretation:

As suggestions, 14 customer wants to have more time on expires date. CBL gives 3 years expired dates on issuing cards. 12 customers have suggested to create EMV chip based cards for the security purpose. 4 customers want to increase the pin excess limits while using cards in ATMs.

Chapter 6

Findings,

Recommendations &

Conclusion

6.1 Summary of Findings

The survey results have given valuable information regarding where improvements are necessary to improve the customer services quality of CBL. Here are some findings which may be useful for City Bank Limited.

- Banking is a service-oriented sector. Here profit depends on the respective banks quality of service. That's why the authority always should be aware about their service quality.
- Modern banking today is introducing various kinds of services, which attract different types of target customers. CBL should diversify its banking services and add new features in its services so that it can attract customers from all groups of people.
- CBL may think about increasing of number of well trained employees and customer service representatives so that they can provide more satisfactory service to the customers.
- ATM booths security is a big issue. CBL needs to more focus on their ATM booths securities and give the proper training to their security guards.
- They should do more marketing activities to improve their presence in the minds of the target market and also the potential target market. To attract new clients, they should go for mass media coverage.

6.2 Recommendations

After completing my internship in City Bank I have a realization that CBL is well-organized and tries to provide its best ATM service to the customers. Nevertheless, there are still some problems on which CBL should put an eye to solve them. Otherwise, these may cause huge loss or create a barrier for the future prospect.

I hope that these recommendations would be helpful for CBL:

- To attract more clients CBL should create a new marketing strategy which will increase the total ATM customers.
- It is note that “delay in service” is one of the major problems faced by clients. Attempt should be made to straighten the procedure.
- CBL should increase the number of PCs with updated hardware & software.
- CBL should come up with some effective CSR activities.
- The bank should take steps to minimize the operation time
- To provide better transaction facilities, adequate number of ATM booths should be established.

6.3 Conclusion

In the internship period I have gathered a different type of experience. It is a well-established statement that practical situations always differ from theoretical explanation. The experience and learning I have gathered from my whole internship program with the CITY Bank Limited was really important for me and I enjoyed the whole thing from the first day of my Job and as well as my internship program. This internship program assisted me a lot to realize my further career for the coming future. Rather than drawing a conclusion, I would like to say that this study was utterly indicative for me for my future career. During the long three months program, in fact most of the sections and departments have been observed by me and I had acquired plenty of understandings about those. I had a great scope to match my theoretical knowledge with practical banking knowledge.

As a private commercial bank, CBL is trying it's best to extend their service to the public. CBL, ADC provides all kinds of ATM banking services to its customers. Retail banking department is doing well, rendering all the services related to customer.

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Appendix

ATM card holder's satisfaction highly depends on ATM card security, Customer Service, Support, flexibility and lower bank charge. ATM card holder satisfaction also depends on the relationship between bank and the customer and other facilities. Here briefly discuss a sample questionnaire for any report.

Questionnaire for Interview

GENERAL CUSTOMER INFORMATION

1. Which of the following is your current bank?

- A) City Bank
- B) Eastern Bank
- C) BRAC Bank
- D) Other Bank

2. How long have you been a customer of City Bank?

- A) More than 5 years B) 3 – 5 years C) 1 – 2 years D) Less than 1 year.

3. In the past 5 years, other than for geographical relocation, how many times have you switched to a different bank?

- A) Over 5 times B) 3 to 5 times C) 1 to 2 times D) Never switched

BANK CUSTOMER SATISFACTION SURVEY

4. How long you are using City Bank ATM Card?

- A) More than 5 years B) 3 – 5 years C) 1 – 2 years D) Less than 1 year.

5. How frequently you have faced technical problem in ATM Machine on an average?

- A) Over 20 times B) 20 to 10 times C) 10 to 5 times D) Less than 5 times.

(Please rate following questions: 6-13)

6. City Bank ATM card lasts as long as it has expire dates.

A) Strongly Agree B) Agree C) Disagree D) Strongly Disagree

7. City Bank ATM is user friendly for all types of customers.

A) Strongly Agree B) Agree C) Disagree D) Strongly Disagree

8. City Bank customer care response in favor of customer in terms of any technical problem?

A) Strongly Agree B) Agree C) Disagree D) Strongly Disagree

9. City Bank offers a competitive charge for ATM Card holders.

A) Strongly Agree B) Agree C) Disagree D) Strongly Disagree

10. City Bank never has any hidden charges.

A) Strongly Agree B) Agree C) Disagree D) Strongly Disagree

12: The number of ATM booth of City Bank is sufficient in Dhaka City.

A) Strongly Agree B) Agree C) Disagree D) Strongly Disagree

13. Shopping and cash withdrawal, Deposit and e-payment is easier with City Bank ATM card.

A) Strongly Agree B) Agree C) Disagree D) Strongly Disagree

14. How long you have to wait in a queue while using ATM booth.

A) Less than 5 Min B) 5 to 10 Min C) More than 10 Min

15. Do you face any difficulty while using internationally?

A) Yes B) No

16. Is there any limitation of City Bank ATM card?

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